

**Information to identify the case:**

Debtor 1	<u>Antero B. Gonzales Jr.</u>	Social Security number or ITIN	xxx-xx-4054
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 19-17585-KCF			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Antero B. Gonzales Jr.  
aka I.M. Care of Brick and Freehold

2/19/21

**By the court:** Kathryn C. Ferguson  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Antero B. Gonzales, Jr.  
Debtor

Case No. 19-17585-KCF  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0312-3  
Date Rcvd: Feb 19, 2021

User: admin  
Form ID: 318

Page 1 of 2  
Total Noticed: 18

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 21, 2021:

Recip ID	Recipient Name and Address
db	+ Antero B. Gonzales, Jr., 30 Mayberry Drive, Tinton Falls, NJ 07724-9739
aty	+ Michael R Stanzione, Hiering, Dupignac, Stanzione & Dunn, P.C, 236 Washington Street, Toms River, NJ 08753-7585
r	+ Amelita Faelnar, Heritage House Sotheby's Intl Realty, 1020 Highway #35, Middletown, NJ 07748-2604
acc	+ Bederson, LLP, 347 Mt. Pleasant Avenue, West Orange, NJ 07052-2749
cr	+ National Loan Investors, LP, Dembo, Brown & Burns LLP, 1300 Route 73, Suite 205, Mount Laurel, NJ 08054-2200
cr	+ New Jersey Department of Labor, Division of Employ, 1 John Fitch Plaza, P.O. Box 951, Trenton, NJ 08611-1760
r	+ Ruggeri Realty, LLC, Attn: Vivian Ruggeri, 1801 Boulevard, Seaside Park, NJ 08752-1210
518182787	Amalgamated Real Estate Management, c/o Ocwen Loan Servicing, PO Box 24781, West Palm Beach, FL 33416-4781
518317787	+ MTGLQ Investors, LP, c/o Rushmore Loan Management Services, P.O. Box 55004, Irvine, CA 92619-5004
518204031	NJ Dept. of Labor and Workforce Development, Div. of Employer Accounts, PO Box 379, Trenton, New Jersey 08625-0379
518307552	+ National Loan Investors, LP, c/o Dembo, Brown & Burns LLP, 1300 Route 73, Suite 205, Mt. Laurel, NJ 08054-2200
518182790	National Loan Investors, LP, 5619 N. Classen Blvd, Oklahoma City, OK 73118-4015
518230463	++ STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245 address filed with court:, State of New Jersey, Department of Treasury, Division of Taxation, P.O. Box 245, Trenton, NJ 08695-0245
518244685	State of New Jersey, Div. of Employer Accounts, PO Box 379, Trenton, NJ 08625-0379

TOTAL: 14

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Feb 19 2021 20:57:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Feb 19 2021 20:57:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	EDI: IRS.COM	Feb 20 2021 01:33:00	United States of America (Internal Revenue Service, U.S. Attorneys Office, 970 Broad Street, Suite 700, Newark, NJ 07102-2535
518931031	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Feb 19 2021 20:57:00	United States Trustee, One Newark Center, Suite 2100, Newark, NJ 07102-5235

TOTAL: 4

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
518183277		Eduardo Vidal, Aqua Lane, Barnaget, NJ
518182788	*	Internal Revenue Service, Po Box 7346, Philadelphia, PA 19101-7346
518182789	*	Internal Revenue Service, Po Box 7346, Philadelphia, PA 19101-7346
518182791	*P++	STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245, address filed with court:, State of New Jersey, Divison of Taxation, PO Box 245, Trenton, NJ 08695
518182792	*P++	STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245, address filed with court:, State of New Jersey, Divison of Taxation, PO Box 245, Trenton, NJ 08695

District/off: 0312-3

User: admin

Page 2 of 2

Date Rcvd: Feb 19, 2021

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Total Noticed: 18

TOTAL: 1 Undeliverable, 4 Duplicate, 0 Out of date forwarding address

**NOTICE CERTIFICATION**

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Feb 21, 2021

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 19, 2021 at the address(es) listed below:**

Name	Email Address
Brian Thomas Crowley	on behalf of Trustee John Michael McDonnell bcrowley@mchfirm.com bcrowley@mcdonnellcrowley.com
Denise E. Carlon	on behalf of Creditor MTGLQ Investors LP dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Eamonn O'Hagan	on behalf of Creditor United States of America (Internal Revenue Service) eamonn.ohagan@usdoj.gov
John Michael McDonnell	on behalf of Trustee John Michael McDonnell jmcdonnell@mchfirm.com NJ95@ecfbis.com,bcrowley@mchfirm.com
John Michael McDonnell	jmcdonnell@mchfirm.com NJ95@ecfbis.com,bcrowley@mchfirm.com
Kyle Francis Eingorn	on behalf of Creditor National Loan Investors LP keingorn@dbblegal.com
Margaret Mcgee	on behalf of U.S. Trustee U.S. Trustee maggie.mcgee@usdoj.gov
Peter Broege	on behalf of Debtor Antero B. Gonzales Jr. pbroege@bnfsbankruptcy.com, G1580@notify.cincompass.com
Rebecca Ann Solarz	on behalf of Creditor MTGLQ Investors LP rsolarz@kmlawgroup.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov
United States Trustee	USTPRegion03.NE.ECF@usdoj.gov
Valerie A. Hamilton	on behalf of Creditor New Jersey Department of Labor Division of Employer Accounts, Bankruptcy Unit Valerie.Hamilton@law.njoag.gov
Valerie A. Hamilton	on behalf of Creditor New Jersey Division of Taxation Valerie.Hamilton@law.njoag.gov

TOTAL: 13